

Information to identify the case:

Debtor 1	<u>Archie L. Thomas</u>	Social Security number or ITIN	xxx-xx-3171
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois			
Case number: 18-10363			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Archie L. Thomas

September 18, 2018

For the court: Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
Northern District of IllinoisIn re:
Archie L. Thomas
DebtorCase No. 18-10363-DLT
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: mgarcial
Form ID: 318Page 1 of 1
Total Noticed: 21

Date Rcvd: Sep 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 20, 2018.

db
26761626 +Archie L. Thomas, 9324 S. Phillips, Chicago, IL 60617-4043
26631613 +Antero Capital, LLC, PO BOX 1931, Burlingame CA 94011-1931
+Broad Bay Development Services, c/o: The Rooney Law Firm, PO Box 57359,
Chicago, IL 60657-7351
26631615 City of Chicago, Department of Revenue, PO Box 88292, Chicago, IL 60680-1292
26711087 +City of Chicago Department, Of Administrative Hearing,
City of Chicago - DOAH C/O Arnold Scott, 111 W. Jackson Ste 600, Chicago, IL 60604-3517
26662274 City of Chicago Department of Finance, Bureau of Utility Billing and, Customer Service,
Post Office Box 6330, Chicago, Illinois - IL 60680-6330
26631616 Cook County Treasurer, PO Box 4488, Carol Stream, IL 60197-4488
26631617 +Creditors Discount & A, 415 E Main St, Streator, IL 61364-2927
26832222 +Dann Duff, Broad Street Development, Dann Duff, 2100 Manchester, Wheaton IL 60187-4521
26631618 +Eos Cca, Po Box 981025, Boston, MA 02298-1025
26631621 +Merchants Credit Guide, 223 W Jackson Blvd Ste 7, Chicago, IL 60606-6914

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

26808369 +EDI: ATTWIREBK.COM Sep 19 2018 05:28:00 AT&T Corp, % AT&T Services, Inc.,
Karen Cavnaro, Esq., One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
26800800 +EDI: CINGMIDLAND.COM Sep 19 2018 05:33:00 AT&T Mobility II LLC, %AT&T SERVICES INC.,
KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
26631614 +EDI: CAPITALONE.COM Sep 19 2018 05:33:00 Capitalone, 15000 Capital One Dr,
Richmond, VA 23238-1119
26706225 +EDI: PHINHARRIS Sep 19 2018 05:33:00 City of Chicago Department of Finance,
c/o Arnold Scott Harris, P.C., 111 W. Jackson Blvd Ste. 600, Chicago, IL 60604-3517
26675107 +E-mail/Text: lbankruptcy@cookcountytreasurer.com Sep 19 2018 02:03:58
Cook County Treasurer's Office, 118 North Clark Street - Room 112, Chicago, IL 60602-1590
26819166 +EDI: AIS.COM Sep 19 2018 05:28:00 Directv, LLC, by American InfoSource LP as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
26631619 +E-mail/Text: rev.bankruptcy@illinois.gov Sep 19 2018 02:01:45
Illinois Department of Revenue, PO Box 64338, Chicago, IL 60664-0291
26631620 +EDI: IRS.COM Sep 19 2018 05:33:00 Internal Revenue Service, PO Box 7346,
Philadelphia, PA 19101-7346
26796578 +EDI: MID8.COM Sep 19 2018 05:33:00 Midland Funding, LLC, Midland Credit Management, Inc.,
as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
26631622 +E-mail/Text: bankruptcynotice@westlakefinancial.com Sep 19 2018 02:01:48
Westlake Financial Svc, 4751 Wilshire Blvd, Los Angeles, CA 90010-3847

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 20, 2018

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 18, 2018 at the address(es) listed below:

Allan J DeMars demarstrustee@aol.com, alland1023@aol.com
Chad M. Hayward on behalf of Debtor 1 Archie L. Thomas jean@haywardlawoffices.com,
courtntices968@gmail.com; courtntice@haywardlawoffices.com; r56325@notify.bestcase.com; ashley@haywardlawoffices.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3